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PATENT

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Casciano et al.	:	
	:	Art Unit: 3624
Serial No.: 09/681,408	:	
	:	Examiner: Alain L. Bashore
Filed: March 30, 2001	:	
	:	
For: METHODS AND SYSTEMS	:	
FOR IMPLEMENTING A	:	
PROFITABILITY MODEL	:	

**RESPONSE TO OFFICE ACTION**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

In response to the Office Action dated September 29, 2004, Applicants respectfully request consideration and entry of the following remarks: